

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
RATCLIFF, JERRY ANDREW	§	Case No. 09-41310 BTR
RATCLIFF, KELLI ANN	§	
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter      of the United States Bankruptcy Code was filed on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Mark A. Weisbart  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 09-41310 BTR Judge: BRENDA T. RHOADES  
Case Name: RATCLIFF, JERRY ANDREW  
RATCLIFF, KELLI ANN  
For Period Ending: 09/30/10 (3rd reporting period for this case)

Trustee Name: Mark A. Weisbart  
Date Filed (f) or Converted (c): 04/30/09 (f)  
341(a) Meeting Date: 06/19/09  
Claims Bar Date: 09/22/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Homestead 11410 Stephenville Dr., Frisco, TX 750 Homestead 11410 Stephenville Dr., Frisco, TX 75035, Panther Creek Estates #03, Block Z, Lot 39	227,000.00	0.00	DA	0.00	FA
2. Rental Property 7312 Buford Dr., Dallas, TX 7524 Rental Property 7312 Buford Dr., Dallas, TX 75241, Wisdom Terrace Ph 1 BlkJ/6629 Lt 16	126,530.00	0.00	DA	0.00	FA
3. Cash on hand Cash on hand	0.00	0.00	DA	0.00	FA
4. Bank Acct. ending in at Credit Union of Texas Bank Acct. ending in at Credit Union of Texas	0.00	0.00	DA	0.00	FA
5. Checking Acct. ending in 5120 at Bank of America Checking Acct. ending in 5120 at Bank of America	817.79	0.00	DA	0.00	FA
6. Household Goods Household Goods	7,600.00	0.00	DA	0.00	FA
7. Sports Trading Cards Sports Trading Cards 11410 Stephenville Dr., Frisco, TX 75035	1,000.00	0.00	DA	0.00	FA
8. Wearing Apparel Wearing Apparel	800.00	0.00	DA	0.00	FA
9. Jewelry Jewelry	1,250.00	0.00	DA	0.00	FA
10. Sports Equipment Sports Equipment	300.00	0.00	DA	0.00	FA
11. Term Life Insurance Term Life Insurance Lincoln Benefit Life, PO Box 80469, Lincoln, NE 63501, Death Benefit: 1,000,000, Beneficiary: Spouse	0.00	0.00	DA	0.00	FA
12. Term Life Insurance	0.00	0.00	DA	0.00	FA

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 09-41310 BTR Judge: BRENDA T. RHOADES  
Case Name: RATCLIFF, JERRY ANDREW  
RATCLIFF, KELLI ANN

Trustee Name: Mark A. Weisbart  
Date Filed (f) or Converted (c): 04/30/09 (f)  
341(a) Meeting Date: 06/19/09  
Claims Bar Date: 09/22/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Term Life Insurance Lincoln Benefit Life, PO Box 80469, Lincoln, NE 63501, Death Benefit: 1,000,000, Beneficiary: Spouse					
13. 401(k) ending in 4015	25,117.18	0.00	DA	0.00	FA
401(k) ending in 4015 Hartford, ORA					
14. 410(k) ending in 5120	3,222.88	0.00	DA	0.00	FA
410(k) ending in 5120 Hartford					
15. 2005 Ford Expedition	14,975.00	0.00	DA	0.00	FA
2005 Ford Expedition 11410 Stephenville Dr., Frisco, TX 75035					
16. 2007 Ford 150 Pickup Truck	17,400.00	0.00	DA	0.00	FA
2007 Ford 150 Pickup Truck 11410 Stephenville Dr., Frisco, TX 75035					
17. Pet Dogs (2) 11410 Stephenville Dr. Frisco, TX 7	300.00	0.00	DA	0.00	FA
Pet Dogs (2) 11410 Stephenville Dr. Frisco, TX 75034					
18. Unpaid Salary from Group 4	6,400.00	0.00	DA	0.00	FA
Unpaid Salary from Group 4					
19. 2008 Tax Refund (u)	0.00	15,418.00		15,418.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		17.60	Unknown

				Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$432,712.85	\$15,418.00		\$15,435.60	\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/10      Current Projected Date of Final Report (TFR): 12/31/10

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
Exhibit B

Case No: 09-41310 -BTR  
Case Name: RATCLIFF, JERRY ANDREW  
RATCLIFF, KELLI ANN  
Taxpayer ID No: \*\*\*\*\*8540  
For Period Ending: 09/30/10

Trustee Name: Mark A. Weisbart  
Bank Name: Union Bank of California  
Account Number / CD #: \*\*\*\*\*7625 Money Market Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
10/01/09		Transfer from Acct #*****8165	Bank Funds Transfer	9999-000	15,418.31		15,418.31
10/30/09	INT	Union Bank of California	Interest Rate 0.150	1270-000	1.89		15,420.20
11/30/09	INT	Union Bank of California	Interest Rate 0.150	1270-000	1.95		15,422.15
12/31/09	INT	Union Bank of California	INTEREST REC'D FROM BANK	1270-000	1.95		15,424.10
01/29/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.28		15,425.38
02/26/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.18		15,426.56
03/31/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.39		15,427.95
04/30/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.26		15,429.21
05/28/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.18		15,430.39
06/30/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.39		15,431.78
07/30/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.26		15,433.04
08/31/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.34		15,434.38
09/30/10	INT	Union Bank of California	INTEREST REC'D FROM BANK	1270-000	1.22		15,435.60
09/30/10		Transfer to Acct #*****9431	Final Posting Transfer	9999-000		15,435.60	0.00

COLUMN TOTALS	15,435.60	15,435.60	0.00
Less: Bank Transfers/CD's	15,418.31	15,435.60	
Subtotal	17.29	0.00	
Less: Payments to Debtors		0.00	
Net	17.29	0.00	

Page Subtotals 15,435.60 15,435.60

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
Exhibit B

Case No: 09-41310 -BTR  
Case Name: RATCLIFF, JERRY ANDREW  
RATCLIFF, KELLI ANN  
Taxpayer ID No: \*\*\*\*\*8540  
For Period Ending: 09/30/10

Trustee Name: Mark A. Weisbart  
Bank Name: Union Bank of California  
Account Number / CD #: \*\*\*\*\*9431 Checking Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/30/10		Transfer from Acct #*****7625	BALANCE FORWARD Transfer In From MMA Account	9999-000	15,435.60		0.00 15,435.60

COLUMN TOTALS	15,435.60	0.00	15,435.60
Less: Bank Transfers/CD's	15,435.60	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

Page Subtotals 15,435.60 0.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3  
Exhibit B

Case No: 09-41310 -BTR  
Case Name: RATCLIFF, JERRY ANDREW  
RATCLIFF, KELLI ANN  
Taxpayer ID No: \*\*\*\*\*8540  
For Period Ending: 09/30/10

Trustee Name: Mark A. Weisbart  
Bank Name: JPMorgan Chase Bank, N.A.  
Account Number / CD #: \*\*\*\*\*8165 Money Market Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/11/09	19	Kelli Ratcliff	BALANCE FORWARD				0.00
			2008 Tax Refund	1224-000	15,418.00		15,418.00
			DEPOSIT CHECK #5133				
09/30/09	INT	JPMorgan Chase Bank, N.A.	INTEREST REC'D FROM BANK	1270-000	0.31		15,418.31
10/01/09		Transfer to Acct #*****7625	Bank Funds Transfer	9999-000		15,418.31	0.00

COLUMN TOTALS	15,418.31	15,418.31	0.00
Less: Bank Transfers/CD's	0.00	15,418.31	
Subtotal	15,418.31	0.00	
Less: Payments to Debtors		0.00	
Net	15,418.31	0.00	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Money Market Account - *****7625	17.29	0.00	0.00
Checking Account - *****9431	0.00	0.00	15,435.60
Money Market Account - *****8165	15,418.31	0.00	0.00
	15,435.60	0.00	15,435.60
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 15,418.31 15,418.31

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-41310		Page 1		Date: September 30, 2010		
Debtor Name: RATCLIFF, JERRY ANDREW		Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000003 070 7100-00	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Unsecured		\$7,672.17	\$0.00	\$7,672.17
000004 070 7100-00	AMERICAN INFOSOURCE LP AS AGENT FOR TARGET PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured		\$6,239.80	\$0.00	\$6,239.80
000005 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$1,230.32	\$0.00	\$1,230.32
000006 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$19,461.10	\$0.00	\$19,461.10
000007 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$10,720.59	\$0.00	\$10,720.59
000008 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$1,996.81	\$0.00	\$1,996.81
000009 070 7100-00	CHASE BANK USA PO BOX 15145 WILMINGTON, DE 19850	Unsecured		\$17,967.41	\$0.00	\$17,967.41
000010 070 7100-00	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$9,665.43	\$0.00	\$9,665.43
000011 080 7200-00	Citicorp Trust Bank P.O. Box 140489 Irving, TX 75014-0489	Unsecured		\$895.82	\$0.00	\$895.82



EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-41310 Page 2 Date: September 30, 2010  
Debtor Name: RATCLIFF, JERRY ANDREW Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 050 4210-00	Ford Motor Credit Company LLC P O Box 537901 Livonia MI 48153-9905	Secured		\$0.00	\$0.00	\$0.00
000002 050 4210-00	Ford Motor Credit Company LLC P O Box 537901 Livonia MI 48153-9905	Secured		\$0.00	\$0.00	\$0.00

Case Totals:				\$75,849.45	\$0.00	\$75,849.45
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Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-41310 BTR

Case Name: RATCLIFF, JERRY ANDREW

RATCLIFF, KELLI ANN

Trustee Name: Mark A. Weisbart

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Mark A. Weisbart	\$	\$	\$
Trustee Expenses: Mark A. Weisbart	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be \_\_\_\_\_ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000003	DISCOVER BANK	\$ _____	\$ _____	\$ _____
000004	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ _____	\$ _____	\$ _____
000005	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000006	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000007	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000008	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000009	CHASE BANK USA	\$ _____	\$ _____	\$ _____
000010	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000011	Citicorp Trust Bank	\$	\$	\$

Total to be paid to tardy general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE